

## Factsheet English



### ISIS Cancellationfee Insurance

- **Insurer: De Goudse Verzekeringen, schadeverzekeraar, AFM licence: 12000454**
- **Intermediary: JoHo Company B.V., AFM licence: 12009104**
- **Policyholder: Stage Global B.V.**

This insurance factsheet provides a summary of the above mentioned insurance. The [policy conditions](#) offer an elaborate clarification of the individual areas of cover.

### What type of insurance is this?

This insurance covers the cancellation fees of your travel sum when your trip needs to be cancelled or discontinued.

### JoHo Activities Clause

An extension of the usual maximum duration of 365 is possible for policies where JoHo partners fill in the policyholder position.

### What does the ISIS cancellationfee insurance cover?

- In case a trip needs to be cancelled prior to departure the insurance offers cover for all trip- and cancellation-fees up to the insured amount (travel sum) mentioned on the policy document. This concerns all costs that the insured has already paid or shall have to pay.
- Any (partial) compensations you receive through another company or organization's own cancellation policies will be deducted from the amount the insurance would reimburse.

### JoHo Activities Clause

Part of the travel sum is

- The mediation and administration fees charged by the organization.
- The costs you have had to pay for the visa needed for your trip (including visa mediation fee).

## **In which situations can you receive benefits under the insurance?**

The ISIS cancellationfee Insurance offers cover in case of cancellation when,

- you, a co-insured, the observer or family member in the first, second or third degree fall ill or pass away.
- you unexpectedly need to undergo an essential medical procedure.
- the visa you need for your trip is refused for reasons that are not your fault.
- a member of your host family falls ill, is severely injured or passes away.
- you fail an exam which is part of a multiannual education programme for which the re-sit is planned during your trip.
- a house is unexpectedly assigned for you to rent.

## **JoHo Activities Clause**

- Cover for 85% of the cancellation costs in case if you are accepted into a numerus fixus programme.
- If you have not obtained the necessary studypoints or -credits to be allowed to start the booked internship abroad, this module offers cover. This also applies for student that did not pass their final high school exams.

## **What is not covered?**

- Cancellation for reasons that were known previous to the insurance application are not covered.
- Cancellation due to natural disasters, epidemics or terrorism are not covered. The bookingorganisation or Calamityfund (Calamiteitenfonds) can sometimes offer compensation in these cases. A complete list of exclusions that apply to this insurance can be found in the policy conditions.

## **JoHo Activities Clause**

The pro rata compensation in case of discontinuation of a trip does not apply, contrary to what is mentioned in the policy conditions.

## **Where are you covered?**

Cover only applies to trips that start in the Netherlands.

## **JoHo Activities Clause**

If the policy has a JoHo partner organisation as policy holder, cover also applies to people without the Dutch nationality and starting their trip from outside the Netherlands.

## **What are your obligations?**

The questions in the application form must be answered fully and truthfully.

## **When does the insurance start and end?**

The insurance application must be sent in within 14 days of the booking of the trip and corresponding activities. The insurance commences on the startdate mentioned on the policy document and ends on the last day of the trip.

## **How can the insurance contract be cancelled?**

The insurance ends on the date the trip ends.

## **What to do if your trip needs to be cancelled?**

Contact your booking organization. The organization will let you know for which part of the travel sum they will offer you indemnification and for which part you must file a claim on the insurance policy. In order to file a claim you will need the following documents:

- a complete claim form
- the original booking confirmation
- bills concerning the cancellation fees
- a document explaining the cause of the cancellation, e.g. medical reports, proof of an earlier return, hospital bills, or others.